

## CLAIMS

Having thus described our invention, what we claim as new and desire to secure by Letters Patent is as follows:

- 5 1. A business method for providing one or more alerts over an network, the business method comprising the steps of:
- composing one or more alert messages, which are sent to an alert database;
- 10 gathering one or more reaction enabling tools for a user to use to respond to the respective alert;
- using data extracted from one or more databases, including the alert database, to dispatch the alert messages and corresponding reaction enabling tools
- 15 to one or more of the clients over a network, the alert messages and corresponding reaction enabling

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tools that allow contact the facilities useful in responding to the alert.

2. A business method, as in claim 1, where the tool gathering is done by any one or more of the following: a manual process, an automatic process, and a combination of a manual and automatic process.

3. A business method, as in claim 1, where the content of the alert messages include any one or more of the following: a sales advertising, a new product announcement, a new service offering, a catastrophic or beneficial price change, a research report, technical information, a product warning, the answer to a question, schedule information about events and people, educational materials, and a news event.

4. A business method, as in claim 1, where what identifies an event that will be all or part of the content of an alert message is any one or more of the following: a automatic trigger, a trigger based on a numeric value, a pricing trigger, a pricing trigger that is provided by the client, a news

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event, a logical combination of events, and a human decision.

5. A business method, as in claim 1, further comprising the step of associating one or more of the response enabling tools to alerts by use of any one or more of the following response enabling tools: a standard set of tools related to a standard set of alerts, defined subsets of these sets of tools which constitute coherent sets of tools, access to a customer database, and one or more interpretations of one or more database.

6. A business method, as in claim 1, where the response enabling tools include any one or more of the following: a link to one or more web pages with clearance to appropriate services from these pages, a result of one or more searches, a document with relevant data, an access to search engines, one or more packages of algorithms allowing pricing of financial instrument, a statistical analysis, a portfolio optimization, *simulation tools*, one or more dictionaries, an automatic machine translation, *access to natural language agents*, a chat link to an

expert, an audio link to an expert, an audio-video  
link to an expert, *document sharing tools*, access  
to other members of some virtual community, an  
access to transactions, an access to orders, and an  
5 access to a catalog.

7. A business method, as in claim 1, where one of  
the databases is a database of client information.

8. A business method, as in claim 7, where the  
response enabling tools are determine by the alert  
10 and a combination of the user information.

9. A business method, as in claim 7, where the user  
information includes any one or more of the  
following: a user profile, a set of preferences for  
each user determined directly by the user, a set of  
15 preferences defined by a price paid for the service,  
a valuation of the user, a set of one or more  
priorities for each user, a set of one or more  
priorities for one or more user depending on a  
nature of the alerts.

10. A business method, as in Claim 1, that further comprises the step of providing to the users means to easily get access to otherwise protected service on a temporary basis to respond to the alert.

5 11. A business method, as in Claim 10, where the protected service is any one or more of the following: an exclusive service, an access to a web site, and an access to privileged information.

10 12. A business method, as in Claim 1, where the client includes any one or more of the following: a web site and a person.

15 13. A business method, as in Claim 1, where the response tools include any one or more of the following: connection to a multiple reaction system and connection to a collaboration system.